

EXHIBIT B

UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA
CHARLESTON DIVISION

JESSICA A. STOLER,

Plaintiff,

v.

Civil Action No. 2:18-CV-00988

PENNYMAC LOAN SERVICES, LLC

Defendant.

DECLARATION OF FRANCIS X. CROWLEY

I, Francis X. Crowley, declare under the penalty of perjury pursuant to 28 U.S.C. § 1746 as follows:

1. I am a partner with the law firm Blank Rome LLP, attorneys for defendant PennyMac Loan Services, LLC ("PennyMac"), and I am fully familiar with the facts herein. I submit this declaration in support of PennyMac's motion for summary judgment.

2. Attached hereto as **Exhibit B-1** and **Exhibit B-2** are true and correct copies of the transcript of the December 20, 2017 telephone call between plaintiff Jessica Stoler and PennyMac, as transcribed by MAGNA Legal Services.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT. EXECUTED ON AUGUST 21, 2019.


FRANCIS X. CROWLEY

EXHIBIT B-1

UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA
CHARLESTON DIVISION

- - -
JESSICA A. STOLER, :
Plaintiff, :
v. : Civil Action No.
: 2:18-CV-00988
PENNYMAC LOAN SERVICES, :
LLC, :
Defendant. :

- - -

AUDIO TRANSCRIPTION OF:
Phone Call with Jessica A. Stoler

Transcribed By: Maureen C. Brzycki, Court Reporter

Magna Legal Services

866-624-6221

www.MagnaLS.com

1 CUSTOMER SERVICE REP: Thank you
2 for contacting PennyMac. My name is
3 Eddie. With who do I have the pleasure
4 of speaking with today?

5 JESSICA STOLER: Jessica Stoler.

6 CUSTOMER SERVICE REP: How are
7 you doing today, ma'am?

8 JESSICA STOLER: Okay.
9 How are you?

10 CUSTOMER SERVICE REP: Doing
11 well. Thank you for asking.

12 Just real quickly, I'd like
13 to inform you of the account status,
14 which currently reflects an active
15 foreclosure in process. At this time
16 there's no scheduled sale date, but one
17 can be assigned at any time.

18 So with that said, ma'am,
19 what is your intention with the
20 property at this time?

21 JESSICA STOLER: Well, what
22 happened is I had some sort of special
23 forbearance thing a while back, and it
24 was getting ready to be over, and I --

1 he had said, you know, my -- my
2 assigned agent or whatever, that I
3 could possibly apply for another
4 program when that was over, or you
5 know, if income changed, whatever. I
6 had a medical emergency this year that
7 caused all of this. But anyways, my
8 unemployment ran out, so that was
9 obviously a change in my income. And
10 now I have a job. So what I wanted to
11 see is if there's some way I can start
12 another program to put, you know, put
13 this on hold and try to fix this
14 situation.

15 CUSTOMER SERVICE REP: Okay.

16 So were you laid off because
17 of your health issues or did you quit
18 because of your health issues?

19 JESSICA STOLER: Let go
20 basically.

21 CUSTOMER SERVICE REP: Oh, okay.

22 JESSICA STOLER: I had
23 unemployment for the total amount of
24 time, I guess, that it was allotted,

1 and it ran out on me, and I basically
2 had nothing until this week or so, and
3 I have found something. I just
4 started.

5 And so I guess what I want
6 to do is see if there's some way I can
7 get another hold on that foreclosure
8 status and try to get another program
9 to get this fixed or whatever.

10 CUSTOMER SERVICE REP: Yeah, we
11 can see what we can offer you here.

12 How long were you unemployed
13 for, ma'am?

14 JESSICA STOLER: Since May of
15 this year.

16 CUSTOMER SERVICE REP: Until
17 when?

18 JESSICA STOLER: Until just last
19 week.

20 CUSTOMER SERVICE REP: And it ran
21 out like in November?

22 JESSICA STOLER: Yes. Mm-hm.

23 CUSTOMER SERVICE REP: And did
24 you receive it right away in March --

1 in May, or did you receive like two in
2 July?

3 JESSICA STOLER: I started --
4 let's see, it was -- it was, end of
5 May, I think, that -- I probably
6 received -- started receiving it around
7 the first of June, yes. Because it
8 was, you know, around the end of May
9 that I --

10 CUSTOMER SERVICE REP: Ran out?

11 JESSICA STOLER: I applied for
12 it.

13 CUSTOMER SERVICE REP: But it ran
14 out at the end of November you said,
15 right?

16 JESSICA STOLER: Yes. Mm-hm.

17 I think in my state you're
18 only allowed to collect it for 26
19 weeks.

20 CUSTOMER SERVICE REP: Oh, okay.

21 And you said you found
22 employment last week or when?

23 JESSICA STOLER: Yes, yes.

24 It's only part time, but you

1 know -- you know, I have -- I have
2 accepted it and started it just, you
3 know, for something and still currently
4 looking for full time.

5 CUSTOMER SERVICE REP: Now at
6 this point we are, you know, going to
7 be forced to review you for a program
8 that helps you bring the account
9 current. But you must qualify for it.
10 It's not a guarantee and --

11 JESSICA STOLER: Mm-hm.

12 CUSTOMER SERVICE REP: -- you may
13 not qualify for it with just your part
14 time income, but you can still try.
15 And if you don't qualify, then you can
16 just, you know, reapply when you have
17 another part time job, or if you obtain
18 a full time job but --

19 JESSICA STOLER: Okay.

20 CUSTOMER SERVICE REP: -- with
21 that said, before discussing your
22 financial situation, know that you can
23 choose not to include income from
24 alimony, child support, or separate

1 maintenance payments, unless you wish
2 to rely on that income in the
3 determination to qualify for possible
4 out of work assisted options. All
5 right.

6 But do you own any other
7 properties, ma'am?

8 JESSICA STOLER: No.

9 CUSTOMER SERVICE REP: Is there a
10 second mortgage against this property?

11 JESSICA STOLER: No.

12 CUSTOMER SERVICE REP: Do you pay
13 for homeowner's association or condo
14 fees?

15 JESSICA STOLER: No.

16 CUSTOMER SERVICE REP: Do you
17 have any retirement or investment
18 accounts?

19 JESSICA STOLER: No.

20 CUSTOMER SERVICE REP: And so
21 your intention is to keep the property,
22 correct?

23 JESSICA STOLER: Yes.

24 CUSTOMER SERVICE REP: The 705.62

1 mortgage payment that you have, can you
2 afford that?

3 JESSICA STOLER: No.

4 CUSTOMER SERVICE REP: All right.

5 JESSICA STOLER: The program I
6 was on dropped it down to \$411. I was,
7 you know, I was doing that okay while I
8 was on the, you know, the unemployment.

9 CUSTOMER SERVICE REP: Yeah. No.

10 But now it's going to be
11 something different since you're not
12 unemployed.

13 JESSICA STOLER: Yeah.

14 CUSTOMER SERVICE REP: So let me
15 see here.

16 Do you have anything like
17 saved up that you'd be able to
18 contribute toward the account today?

19 JESSICA STOLER: No, not today.
20 No.

21 CUSTOMER SERVICE REP: Okay.

22 And once again you're
23 occupying the property and have no
24 plans of vacating, correct?

1 JESSICA STOLER: Correct.

2 CUSTOMER SERVICE REP: How
3 frequently are you getting paid right
4 now and how much on average?

5 JESSICA STOLER: It will be once
6 a week, and it is -- I haven't got a
7 check yet. Do you want me to figure it
8 out? I know how much it is an hour and
9 how many hours --

10 CUSTOMER SERVICE REP: Yeah.
11 Let's go by gross for now.

12 JESSICA STOLER: Okay.
13 Let's see. It's -- I don't
14 have a calculator in front of me. It's
15 \$16.23 an hour.

16 CUSTOMER SERVICE REP: Mm-hm.

17 JESSICA STOLER: And I'm
18 getting -- it will vary between twenty
19 and twenty five hours a week.

20 CUSTOMER SERVICE REP: So
21 averaging it out at 25 per week, the
22 monthly gross of around \$1,758.25.

23 JESSICA STOLER: Uh-huh. That
24 sounds good.

1 CUSTOMER SERVICE REP: Any other
2 source of income?

3 JESSICA STOLER: No.

4 CUSTOMER SERVICE REP: Do you pay
5 for any sort of dependent care, like
6 day care, babysitting?

7 JESSICA STOLER: No.

8 CUSTOMER SERVICE REP: Personal
9 loans?

10 JESSICA STOLER: I'm sorry. I
11 didn't hear you.

12 CUSTOMER SERVICE REP: Any
13 personal loans with friends and family?

14 JESSICA STOLER: No.

15 CUSTOMER SERVICE REP: Natural
16 gas?

17 JESSICA STOLER: I have a gas
18 bill.

19 CUSTOMER SERVICE REP: Okay.
20 How much is that?

21 JESSICA STOLER: In the winter,
22 approximately \$30-\$40.

23 CUSTOMER SERVICE REP: Electric?

24 JESSICA STOLER: Electric is

1 going to be probably around 120ish.

2 CUSTOMER SERVICE REP: And water?

3 JESSICA STOLER: Around 90.

4 Maybe 80.

5 CUSTOMER SERVICE REP: And repeat
6 the water. Sorry.

7 JESSICA STOLER: Eighty.

8 CUSTOMER SERVICE REP: Do you pay
9 for a home phone?

10 JESSICA STOLER: No.

11 CUSTOMER SERVICE REP: Cellphone?

12 JESSICA STOLER: Yes.

13 CUSTOMER SERVICE REP: How much
14 is that bill?

15 JESSICA STOLER: Ninety.

16 CUSTOMER SERVICE REP: Cable?

17 JESSICA STOLER: Yes, it's around
18 100.

19 CUSTOMER SERVICE REP: Internet?

20 JESSICA STOLER: It's included.

21 CUSTOMER SERVICE REP: Groceries?

22 JESSICA STOLER: Yes. Maybe 100
23 a week.

24 CUSTOMER SERVICE REP: Car gas?

1 JESSICA STOLER: That might be a
2 little high.

3 CUSTOMER SERVICE REP: What about
4 car gas?

5 JESSICA STOLER: Maybe twenty.

6 CUSTOMER SERVICE REP: Car
7 insurance?

8 JESSICA STOLER: Hundred a month.

9 CUSTOMER SERVICE REP: Medical or
10 dental related expenses?

11 JESSICA STOLER: No.

12 CUSTOMER SERVICE REP: Alimony or
13 child support?

14 JESSICA STOLER: No.

15 CUSTOMER SERVICE REP: Extra
16 credit accounts? All I see is Allied
17 Financial; is that correct?

18 JESSICA STOLER: Correct.

19 CUSTOMER SERVICE REP: Any other
20 living expense or credit account?

21 JESSICA STOLER: No.

22 CUSTOMER SERVICE REP: (Inaudible
23). Hold one second here.

24 JESSICA STOLER: I'm sorry?

1 CUSTOMER SERVICE REP: All right.

2 Can I place you on a brief hold while I
3 submit this information?

4 JESSICA STOLER: Yes.

5 CUSTOMER SERVICE REP: Thank you,
6 ma'am.

7 - - -

8 (Whereupon, file ended.)

9 - - -

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

CERTIFICATE

I HEREBY CERTIFY that this transcript is a true record of the content on the file provided to me to the best of my ability.

Maureen Cunningham Brzycki,

Dated: August 20,

(The foregoing certification of this transcript does not apply to any reproduction of the same by any means, unless under the direct control and/or supervision of the certifying reporter.)

<p>A</p> <p>ability 2019:4 able 8:17 accepted 6:2 account 2:13 6:8 8:18 12:20 accounts 7:18 12:16 Action 1:7 active 2:14 afford 8:2 agent 3:2 alimony 6:24 12:12 Allied 12:16 allotted 3:24 allowed 5:18 amount 3:23 and/or 2019:21 anyways 3:7 applied 5:11 apply 3:3 2019:20 approximately 10:22 asking 2:11 assigned 2:17 3:2 assisted 7:4 association 7:13 AUDIO 1:15 August 2019:16 average 9:4 averaging 9:21</p>	<p>calculator 9:14 Call 1:16 car 11:24 12:4,6 care 10:5,6 caused 3:7 Cellphone 11:11 CERTIFICATE 2019:1 certification 2019:19 CERTIFY 2019:2 certifying 2019:22 change 3:9 changed 3:5 CHARLESTON 1:3 check 9:7 child 6:24 12:13 choose 6:23 Civil 1:7 collect 5:18 condo 7:13 contacting 2:2 content 2019:3 contribute 8:18 control 2019:21 correct 7:22 8:24 9:1 12:17,18 Court 1:1,19 credit 12:16,20 Cunningham 2019:15 current 6:9 currently 2:14 6:3 CUSTOMER 2:1,6 2:10 3:15,21 4:10 4:16,20,23 5:10 5:13,20 6:5,12,20 7:9,12,16,20,24 8:4,9,14,21 9:2,10 9:16,20 10:1,4,8 10:12,15,19,23 11:2,5,8,11,13,16 11:19,21,24 12:3 12:6,9,12,15,19 12:22 13:1,5</p>	<p>D</p> <p>date 2:16 Dated 2019:16 day 10:6 Defendant 1:11 dental 12:10 dependent 10:5 determination 7:3 different 8:11 direct 2019:21 discussing 6:21 DISTRICT 1:1,2 DIVISION 1:3 doing 2:7,10 8:7 dropped 8:6</p> <p>E</p> <p>Eddie 2:3 Eighty 11:7 Electric 10:23,24 emergency 3:6 employment 5:22 ended 13:8 expense 12:20 expenses 12:10 Extra 12:15</p> <p>F</p> <p>family 10:13 fees 7:14 figure 9:7 file 13:8 2019:3 financial 6:22 12:17 first 5:7 five 9:19 fix 3:13 fixed 4:9 forbearance 2:23 forced 6:7 foreclosure 2:15 4:7 foregoing 2019:19 found 4:3 5:21 frequently 9:3 friends 10:13</p>	<p>front 9:14 full 6:4,18</p> <p>G</p> <p>gas 10:16,17 11:24 12:4 getting 2:24 9:3,18 go 3:19 9:11 going 6:6 8:10 11:1 good 9:24 Groceries 11:21 gross 9:11,22 guarantee 6:10 guess 3:24 4:5</p> <p>H</p> <p>happened 2:22 health 3:17,18 hear 10:11 helps 6:8 high 12:2 hold 3:13 4:7 12:23 13:2 home 11:9 homeowner's 7:13 hour 9:8,15 hours 9:9,19 Hundred 12:8</p> <p>I</p> <p>Inaudible 12:22 include 6:23 included 11:20 income 3:5,9 6:14 6:23 7:2 10:2 inform 2:13 information 13:3 insurance 12:7 intention 2:19 7:21 Internet 11:19 investment 7:17 issues 3:17,18</p>	<p>4:14,18,22 5:3,11 5:16,23 6:11,19 7:8,11,15,19,23 8:3,5,13,19 9:1,5 9:12,17,23 10:3,7 10:10,14,17,21,24 11:3,7,10,12,15 11:17,20,22 12:1 12:5,8,11,14,18 12:21,24 13:4 job 3:10 6:17,18 July 5:2 June 5:7</p> <p>K</p> <p>keep 7:21 know 3:1,5,12 5:8 6:1,1,3,6,16,22 8:7,8 9:8</p> <p>L</p> <p>laid 3:16 Legal 1:22 let's 5:4 9:11,13 little 12:2 living 12:20 LLC 1:10 LOAN 1:9 loans 10:9,13 long 4:12 looking 6:4</p> <p>M</p> <p>Magna 1:22 maintenance 7:1 March 4:24 Maureen 1:19 2019:15 ma'am 2:7,18 4:13 7:7 13:6 means 2019:21 medical 3:6 12:9 Mm-hm 4:22 5:16 6:11 9:16 month 12:8 monthly 9:22</p>
<p>B</p> <p>babysitting 10:6 back 2:23 basically 3:20 4:1 best 2019:4 bill 10:18 11:14 brief 13:2 bring 6:8 Brzycki 1:19 2019:15</p> <p>C</p> <p>C 1:19 Cable 11:16</p>			<p>J</p> <p>Jessica 1:5,16 2:5,5 2:8,21 3:19,22</p>	

mortgage 7:10 8:1	Q	see 3:11 4:6,11 5:4 8:15 9:13 12:16	support 6:24 12:13	work 7:4
N	qualify 6:9,13,15 7:3	separate 6:24	T	www.MagnaLS.c... 1:24
name 2:2	quickly 2:12	SERVICE 2:1,6,10 3:15,21 4:10,16	Thank 2:1,11 13:5	Y
Natural 10:15	quit 3:17	4:20,23 5:10,13	thing 2:23	Yeah 4:10 8:9,13 9:10
Ninety 11:15	R	5:20 6:5,12,20 7:9 7:12,16,20,24 8:4	think 5:5,17	year 3:6 4:15
November 4:21 5:14	ran 3:8 4:1,20 5:10 5:13	8:9,14,21 9:2,10 9:16,20 10:1,4,8	time 2:15,17,20 3:24 5:24 6:4,14 6:17,18	\$
O	ready 2:24	10:12,15,19,23	today 2:4,7 8:18,19	\$1,758.25 9:22
obtain 6:17	real 2:12	11:2,5,8,11,13,16	total 3:23	\$16.23 9:15
obviously 3:9	reapply 6:16	11:19,21,24 12:3	Transcribed 1:19	\$30 10:22
occupying 8:23	receive 4:24 5:1	12:6,9,12,15,19	transcript 2019:2 2019:19	\$40 10:22
offer 4:11	received 5:6	12:22 13:1,5	TRANSCRIPTI... 1:15	\$411 8:6
Oh 3:21 5:20	receiving 5:6	Services 1:9,22	true 2019:3	1
okay 2:8 3:15,21 5:20 6:19 8:7,21 9:12 10:19	record 2019:3	situation 3:14 6:22	try 3:13 4:8 6:14	100 11:18,22
once 8:22 9:5	reflects 2:14	sorry 10:10 11:6 12:24	twenty 9:18,19 12:5	120ish 11:1
options 7:4	related 12:10	sort 2:22 10:5	two 5:1	2
P	rely 7:2	sounds 9:24	U	2:18-CV-00988 1:8
paid 9:3	REP 2:1,6,10 3:15 3:21 4:10,16,20	source 10:2	Uh-huh 9:23	20 2019:16
part 5:24 6:13,17	4:23 5:10,13,20	SOUTHERN 1:2	unemployed 4:12 8:12	25 9:21
pay 7:12 10:4 11:8	6:5,12,20 7:9,12	speaking 2:4	unemployment 3:8 3:23 8:8	26 5:18
payment 8:1	7:16,20,24 8:4,9	special 2:22	UNITED 1:1	7
payments 7:1	8:14,21 9:2,10,16	start 3:11	V	705.62 7:24
PennyMac 1:9 2:2	9:20 10:1,4,8,12	started 4:4 5:3,6 6:2	v 1:7	8
personal 10:8,13	10:15,19,23 11:2	state 5:17	vacating 8:24	80 11:4
phone 1:16 11:9	11:5,8,11,13,16	STATES 1:1	vary 9:18	866-624-6221 1:23
place 13:2	11:19,21,24 12:3	status 2:13 4:8	VIRGINIA 1:2	9
Plaintiff 1:6	12:6,9,12,15,19	Stoler 1:5,16 2:5,5 2:8,21 3:19,22	W	90 11:3
plans 8:24	12:22 13:1,5	4:14,18,22 5:3,11	want 4:5 9:7	
pleasure 2:3	repeat 11:5	5:16,23 6:11,19	wanted 3:10	
point 6:6	reporter 1:19 2019:22	7:8,11,15,19,23	water 11:2,6	
possible 7:3	reproduction 2019:20	8:3,5,13,19 9:1,5	way 3:11 4:6	
possibly 3:3	retirement 7:17	9:12,17,23 10:3,7	week 4:2,19 5:22 9:6,19,21 11:23	
probably 5:5 11:1	review 6:7	10:10,14,17,21,24	weeks 5:19	
process 2:15	right 4:24 5:15 7:5 8:4 9:3 13:1	11:3,7,10,12,15	WEST 1:2	
program 3:4,12 4:8 6:7 8:5	S	11:17,20,22 12:1	winter 10:21	
properties 7:7	sale 2:16	12:5,8,11,14,18	wish 7:1	
property 2:20 7:10 7:21 8:23	saved 8:17	12:21,24 13:4		
provided 2019:3	scheduled 2:16	submit 13:3		
put 3:12,12	second 7:10 12:23	supervision 2019:22		

EXHIBIT B-2

UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA
CHARLESTON DIVISION

- - -
JESSICA A. STOLER, :
Plaintiff, :
v. : Civil Action No.
: 2:18-CV-00988
PENNYMAC LOAN SERVICES, :
LLC, :
Defendant. :

- - -

AUDIO TRANSCRIPTION OF:
Phone Call with Jessica A. Stoler
Part Two

Transcribed By: Maureen C. Brzycki, Court Reporter

Magna Legal Services

866-624-6221

www.MagnaLS.com

1 CUSTOMER SERVICE REP: Thank you
2 very much for holding, ma'am.

3 JESSICA STOLER: Mm-hm.

4 CUSTOMER SERVICE REP: All right.

5 So just to confirm once
6 again, no additional credit account,
7 living expense, or income before I
8 submit this?

9 JESSICA STOLER: (Inaudible).

10 CUSTOMER SERVICE REP: Alrighty.

11 JESSICA STOLER: Mm-hm.

12 CUSTOMER SERVICE REP: So what
13 we're going to do is send you out an
14 application for you to fill out.
15 You'll be getting it in a package that
16 you'll be receiving within seven to ten
17 days. So the package will have our
18 mortgage assistance application, and
19 additional -- additional list of
20 documents we'll need from you to
21 proceed with the review.

22 If you need any help with
23 this review, you can just contact our
24 modification queue until we let you

1 know you have a dedicated point of
2 contact. So on the meantime, any
3 questions just call (866)629-4570.

4 JESSICA STOLER: One second. Let
5 me write that down. Sorry. It's a
6 different number than a --

7 CUSTOMER SERVICE REP: Yep.

8 JESSICA STOLER: -- than I had.
9 Okay. Okay. (866)629 --

10 CUSTOMER SERVICE REP: 4570.

11 JESSICA STOLER: Okay. Okay.

12 CUSTOMER SERVICE REP: All right.

13 But besides that, the
14 documents you can submit by mail, fax,
15 or you can upload them to our website
16 PennMacUSA.com. If you want to get a
17 head start by any chance, you can go on
18 now. Just log into your PennyMac
19 account. You'll have access to the
20 forms that come with this process.
21 Just go to the modification center.
22 And if you wanted to by any chance
23 upload them through the website, you
24 can do it through there or --

1 JESSICA STOLER: Uh-huh.

2 CUSTOMER SERVICE REP: -- or send
3 fax or mail back those documents. If
4 you do mail, make sure you make copies
5 of what you're mailing in.

6 But with that, be advised
7 the modification may impact your credit
8 score or have tax implications. The
9 assistance also is not a guarantee, but
10 I do wish you the best of luck and
11 until the account is brought current
12 (inaudible).

13 JESSICA STOLER: Am I -- am I at
14 least protected while I'm waiting for
15 these seven to ten days giving the
16 review, or --

17 CUSTOMER SERVICE REP: No.

18 The only time we're going to
19 go ahead and suspend the foreclosure is
20 when we let you know we're awaiting the
21 decision. Sometimes we do it before,
22 when we have the majority of the
23 package, but we'll let you know like
24 when you call in that, you know,

1 it's -- or you could just ask us, is
2 the foreclosure suspended. We'll let
3 you know if it is or not yet. But
4 typically the one -- definitely where
5 it will be suspended is when we reach
6 the awaiting decision point. While we
7 await for a decision, we do halt all
8 activity pending that decision.

9 JESSICA STOLER: Okay.

10 CUSTOMER SERVICE REP: All right.

11 But --

12 JESSICA STOLER: All right.

13 CUSTOMER SERVICE REP: So until
14 the account is brought current
15 collection activity, late charges, and
16 credit reporting, including foreclosure
17 proceedings will continue.

18 But any additional questions
19 at this time, ma'am?

20 JESSICA STOLER: No thank you.

21 CUSTOMER SERVICE REP: Alrighty.

22 Just so before I let you go,
23 the e-mail on file,
24 jessica.leary@yahoo.com, still valid?

1 JESSICA STOLER: Yes.

2 CUSTOMER SERVICE REP: Cellphone
3 (304)989-0516. Still your cellphone?

4 JESSICA STOLER: Yes.

5 CUSTOMER SERVICE REP: Any other
6 phone number you'd like to add to the
7 account?

8 JESSICA STOLER: No thank you.

9 CUSTOMER SERVICE REP: Alrighty.

10 Mrs. Stoler, I do thank you
11 very much for being a valued PennyMac
12 client. Wish you the best of luck with
13 this process. Any additional questions
14 come up, call that number and we'll be
15 ready to serve you; okay?

16 JESSICA STOLER: Thank you.

17 CUSTOMER SERVICE REP: Enjoy the
18 rest of your day.

19 JESSICA STOLER: Bye.

20 - - -

21 (Whereupon, file ended.)

22 - - -

23

24

CERTIFICATE

I HEREBY CERTIFY that this transcript is a true record of the content on the file provided to me to the best of my ability.

Maureen Cunningham Brzycki,

Dated: August 21,

(The foregoing certification of this transcript does not apply to any reproduction of the same by any means, unless under the direct control and/or supervision of the certifying reporter.)

<p>A</p> <p>ability 2019:4 access 3:19 account 2:6 3:19 4:11 5:14 6:7 Action 1:7 activity 5:8,15 add 6:6 additional 2:6,19 2:19 5:18 6:13 advised 4:6 ahead 4:19 Almighty 2:10 5:21 6:9 and/or 2019:21 application 2:14,18 apply 2019:20 assistance 2:18 4:9 AUDIO 1:15 August 2019:16 await 5:7 awaiting 4:20 5:6</p>	<p>CHARLESTON 1:3 Civil 1:7 client 6:12 collection 5:15 come 3:20 6:14 confirm 2:5 contact 2:23 3:2 content 2019:3 continue 5:17 control 2019:21 copies 4:4 Court 1:1,19 credit 2:6 4:7 5:16 Cunningham 2019:15 current 4:11 5:14 CUSTOMER 2:1,4 2:10,12 3:7,10,12 4:2,17 5:10,13,21 6:2,5,9,17</p>	<p>file 5:23 6:21 2019:3 fill 2:14 foreclosure 4:19 5:2,16 foregoing 2019:19 forms 3:20</p> <p>G</p> <p>getting 2:15 giving 4:15 go 3:17,21 4:19 5:22 going 2:13 4:18 guarantee 4:9</p> <p>H</p> <p>hault 5:7 head 3:17 help 2:22 holding 2:2</p>	<p>LOAN 1:9 log 3:18 luck 4:10 6:12</p> <p>M</p> <p>Magna 1:22 mail 3:14 4:3,4 mailing 4:5 majority 4:22 Maureen 1:19 2019:15 ma'am 2:2 5:19 means 2019:21 Mm-hm 2:3,11 modification 2:24 3:21 4:7 mortgage 2:18</p> <p>N</p> <p>need 2:20,22 number 3:6 6:6,14</p> <p>O</p> <p>okay 3:9,9,11,11 5:9 6:15 once 2:5</p> <p>P</p> <p>package 2:15,17 4:23 Part 1:17 pending 5:8 PennMacUSA.com 3:16 PennyMac 1:9 3:18 6:11 phone 1:16 6:6 Plaintiff 1:6 point 3:1 5:6 proceed 2:21 proceedings 5:17 process 3:20 6:13 protected 4:14 provided 2019:3</p> <p>Q</p>	<p>questions 3:3 5:18 6:13 queue 2:24</p> <p>R</p> <p>reach 5:5 ready 6:15 receiving 2:16 record 2019:3 REP 2:1,4,10,12 3:7,10,12 4:2,17 5:10,13,21 6:2,5,9 6:17 reporter 1:19 2019:22 reporting 5:16 reproduction 2019:20 rest 6:18 review 2:21,23 4:16 right 2:4 3:12 5:10 5:12</p> <p>S</p> <p>score 4:8 second 3:4 send 2:13 4:2 serve 6:15 SERVICE 2:1,4,10 2:12 3:7,10,12 4:2 4:17 5:10,13,21 6:2,5,9,17 Services 1:9,22 seven 2:16 4:15 Sorry 3:5 SOUTHERN 1:2 start 3:17 STATES 1:1 Stoler 1:5,16 2:3,9 2:11 3:4,8,11 4:1 4:13 5:9,12,20 6:1 6:4,8,10,16,19 submit 2:8 3:14 supervision 2019:22 sure 4:4</p>
<p>B</p> <p>back 4:3 best 4:10 6:12 2019:4 brought 4:11 5:14 Brzycki 1:19 2019:15 Bye 6:19</p>	<p>D</p> <p>Dated 2019:16 day 6:18 days 2:17 4:15 decision 4:21 5:6,7 5:8 dedicated 3:1 Defendant 1:11 definitely 5:4 different 3:6 direct 2019:21 DISTRICT 1:1,2 DIVISION 1:3 documents 2:20 3:14 4:3</p> <p>E</p> <p>ended 6:21 Enjoy 6:17 expense 2:7 e-mail 5:23</p> <p>F</p> <p>fax 3:14 4:3</p>	<p>I</p> <p>impact 4:7 implications 4:8 inaudible 2:9 4:12 including 5:16 income 2:7</p> <p>J</p> <p>Jessica 1:5,16 2:3,9 2:11 3:4,8,11 4:1 4:13 5:9,12,20 6:1 6:4,8,16,19 jessica.leary@ya... 5:24</p> <p>K</p> <p>know 3:1 4:20,23 4:24 5:3</p> <p>L</p> <p>late 5:15 Legal 1:22 list 2:19 living 2:7 LLC 1:10</p>	<p>need 2:20,22 number 3:6 6:6,14</p> <p>once 2:5</p> <p>package 2:15,17 4:23 Part 1:17 pending 5:8 PennMacUSA.com 3:16 PennyMac 1:9 3:18 6:11 phone 1:16 6:6 Plaintiff 1:6 point 3:1 5:6 proceed 2:21 proceedings 5:17 process 3:20 6:13 protected 4:14 provided 2019:3</p> <p>Q</p>	<p>score 4:8 second 3:4 send 2:13 4:2 serve 6:15 SERVICE 2:1,4,10 2:12 3:7,10,12 4:2 4:17 5:10,13,21 6:2,5,9,17 Services 1:9,22 seven 2:16 4:15 Sorry 3:5 SOUTHERN 1:2 start 3:17 STATES 1:1 Stoler 1:5,16 2:3,9 2:11 3:4,8,11 4:1 4:13 5:9,12,20 6:1 6:4,8,10,16,19 submit 2:8 3:14 supervision 2019:22 sure 4:4</p>
<p>C</p> <p>C 1:19 call 1:16 3:3 4:24 6:14 cellphone 6:2,3 center 3:21 CERTIFICATE 2019:1 certification 2019:19 CERTIFY 2019:2 certifying 2019:22 chance 3:17,22 charges 5:15</p>	<p>E</p> <p>ended 6:21 Enjoy 6:17 expense 2:7 e-mail 5:23</p> <p>F</p> <p>fax 3:14 4:3</p>	<p>K</p> <p>know 3:1 4:20,23 4:24 5:3</p> <p>L</p> <p>late 5:15 Legal 1:22 list 2:19 living 2:7 LLC 1:10</p>	<p>Q</p>	

suspend 4:19	2:18-CV-00988 1:8			
suspended 5:2,5	21 2019:16			
T	3			
tax 4:8	304)989-0516 6:3			
ten 2:16 4:15	4			
thank 2:1 5:20 6:8	4570 3:10			
6:10,16	8			
time 4:18 5:19	866)629 3:9			
Transcribed 1:19	866)629-4570 3:3			
transcript 2019:2	866-624-6221 1:23			
2019:19				
TRANSCRIPTI...				
1:15				
true 2019:3				
Two 1:17				
typically 5:4				
U				
Uh-huh 4:1				
UNITED 1:1				
upload 3:15,23				
V				
v 1:7				
valid 5:24				
valued 6:11				
VIRGINIA 1:2				
W				
waiting 4:14				
want 3:16				
wanted 3:22				
website 3:15,23				
WEST 1:2				
we'll 2:20 4:23 5:2				
6:14				
we're 2:13 4:18,20				
wish 4:10 6:12				
write 3:5				
www.MagnaLS.c...				
1:24				
Y				
Yep 3:7				
2				